

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ryan Michael Trone  
Debtor

Case No. 18-05174-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 28, 2023

User: AutoDocket  
Form ID: pdf010

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:**

Recip ID	Recipient Name and Address
db	+ Ryan Michael Trone, 817 E Market Street, York, PA 17403-1101
5139481	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811
5139488	RATCHFORD LAW GROUP, PC, 54 GLENMAURA BLVD, STE 104, MOOSIC, PA 18507
5139490	+ TDRC/LITTMAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035
5139492	+ TOYOTA FINANCIAL SERVICES-BK Notices, PO BOX 108, SAINT LOUIS, MO 63166-0108

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 28 2023 18:40:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
5139472	+ Email/Text: bankruptcynotice@1fbusa.com	Sep 28 2023 18:40:00	1 FBSD, 363 W ANCHOR DRIVE, NORTH SIOUX CITY, SD 57049-5154
5149366	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 28 2023 18:40:00	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5146694	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 28 2023 18:40:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5358240	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 28 2023 18:40:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
5139474	Email/Text: Bankruptcy@BAMcollections.com	Sep 28 2023 18:40:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5139475	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2023 18:49:01	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p. PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5139477	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 28 2023 18:40:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5145637	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2023 18:49:02	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5151161	Email/PDF: bncnotices@becket-lee.com	Sep 28 2023 19:00:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5139494	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 28 2023 18:40:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,

			651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5139478	Email/Text: G06041@att.com	Sep 28 2023 18:40:00	DIRECTV CUSTOMER SERVICE (p), BANKRUPTCY CLAIMS, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
5160447	Email/Text: G06041@att.com	Sep 28 2023 18:40:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5139479	+ Email/Text: bknotice@ercbpo.com	Sep 28 2023 18:40:00	ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547
5139480	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 28 2023 18:40:00	GM FINANCIAL-BANKRUPTCY DEPT, PO BOX 183853, ARLINGTON, TX 76096-3853
5139482	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 28 2023 18:40:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5139476	Email/Text: info@pamd13trustee.com	Sep 28 2023 18:40:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5139483	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 28 2023 18:40:00	KOHL/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5139484	^ MEBN	Sep 28 2023 18:37:16	MERCANTILE ADJUSTMENT BUREAU, CORRESPONDENCE, PO BOX 9055, BUFFALO, NY 14231-9055
5139485	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 28 2023 18:40:00	MIDLAND CREDIT MANAGEMENT, INC., 2365 NORTHSIDE DR, STE 300, SAN DIEGO, CA 92108-2710
5154514	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 28 2023 18:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5139486	+ Email/PDF: pa_dc_claims@navient.com	Sep 28 2023 18:49:05	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
5161519	Email/PDF: pa_dc_claims@navient.com	Sep 28 2023 18:49:05	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5139487	+ Email/PDF: ebnotices@pnmac.com	Sep 28 2023 18:49:32	PENNYMAC LOAN SERVICES LLC, 6101 CONDOR DRIVE, STE 310, MOORPARK, CA 93021-2602
5139774	+ Email/PDF: rmscedi@recoverycorp.com	Sep 28 2023 18:48:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5163094	+ Email/PDF: ebnotices@pnmac.com	Sep 28 2023 18:48:44	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5139489	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 18:49:01	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
5158305	+ Email/Text: tdebn@credbankserv.com	Sep 28 2023 18:40:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5139491	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2023 18:48:44	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5160764	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 28 2023 18:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5139495	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 28 2023 18:40:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5165121	Email/Text: electronicbkydocs@nelnet.net	Sep 28 2023 18:40:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5139496	+ Email/Text: electronicbkydocs@nelnet.net	Sep 28 2023 18:40:00	USDOE/GLELSI, 2401 INTERNATIONAL, MADISON, WI 53704-3121

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5139473	##+	ACCOUNTS SERVICE DEPARTMENT, PO BOX 731, MAHWAH, NJ 07430-0731
5139493	##+	TRAVIS REXROAD, 817 EAST MARKE STREET, YORK, PA 17403-1101

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Ryan Michael Trone DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubilee bk.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Ryan Michael Trone karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubilee bk.net
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

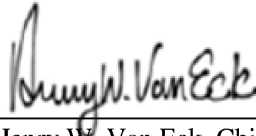
IN RE:	:	
	:	CHAPTER 13
RYAN MICHAEL TRONE,	:	
	:	CASE NO. 1:18-bk-05174-HWV
Debtor.	:	

**ORDER**

Upon consideration of the Motion to Reopen Chapter 13 Case filed by the Debtor, Doc. 64, it is

**ORDERED** that the Motion is **GRANTED** in part and **DENIED** in part as follows:  
the above-captioned case shall be reopened upon payment of the filing fee in full.<sup>1</sup>

By the Court,



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Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: September 28, 2023

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<sup>1</sup> The Court makes no ruling on the request for reimbursement of the filing fee in the Steven Douglas Shughart case referenced in the Motion (located at docket number 1:18-bk-4472).